Case 25-21401-JAD Doc 21 Filed 06/19/25 Entered 06/20/25 00:28:46 Desc Imaged Certificate of Notice Page 1 of 8 Fill in this information to identify your case Debtor 1 Erik K. Prunczik First Name Last Name Middle Name Debtor 2 First Name (Spouse, if filing) Middle Name Last Name WESTERN DISTRICT OF United States Bankruptcy Court for the: Check if this is an amended plan, and **PENNSYLVANIA** list below the sections of the plan that Case number: 25-21401-JAD have been changed. (If known) Western District of Pennsylvania Chapter 13 Plan Dated: June 13, 2025 Part 1: Notices To Debtor(s): This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances. Plans that do not comply with local rules and judicial rulings may not be confirmable. The terms of this plan control unless otherwise ordered by the court. In the following notice to creditors, you must check each box that applies To Creditors: YOUR RIGHTS MAY BE AFFECTED BY THIS PLAN. YOUR CLAIM MAY BE REDUCED, MODIFIED, OR ELIMINATED. You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one. IF YOU OPPOSE THIS PLAN'S TREATMENT OF YOUR CLAIM OR ANY PROVISION OF THIS PLAN, YOU OR YOUR ATTORNEY MUST FILE AN OBJECTION TO CONFIRMATION AT LEAST SEVEN (7) DAYS BEFORE THE DATE SET FOR THE CONFIRMATION HEARING, UNLESS OTHERWISE ORDERED BY THE COURT. THE COURT MAY CONFIRM THIS PLAN WITHOUT FURTHER NOTICE IF NO OBJECTION TO CONFIRMATION IS FILED. SEE BANKRUPTCY RULE 3015. IN ADDITION, YOU MAY NEED TO FILE A TIMELY PROOF OF CLAIM TO BE PAID UNDER ANY PLAN. The following matters may be of particular importance. Debtor(s) must check one box on each line to state whether the plan includes each of the following items. If the "Included" box is unchecked or both boxes are checked on each line, the provision will be ineffective if set out later in the plan. 1.1 A limit on the amount of any claim or arrearages set out in Part 3, which may result ☐ Included ✓ Not Included in a partial payment or no payment to the secured creditor (a separate action will be required to effectuate such limit) 1.2 Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, Included ✓ Not Included set out in Section 3.4 (a separate action will be required to effectuate such limit) 1.3 Nonstandard provisions, set out in Part 9 Included ✓ Not Included Plan Payments and Length of Plan 2.1 Debtor(s) will make regular payments to the trustee: Total amount of \$2,290.00 per month for a remaining plan term of 60 months shall be paid to the trustee from future earnings as follows: By Automated Bank Transfer Payments: By Income Attachment Directly by Debtor D#1 2,290.00 (TFS) \$ \$

\$ D#2 \$ \$

(Income attachments must be used by Debtors having attachable income)

2.2 Additional payments.

Unpaid Filing Fees. The balance of \$\\$ shall be fully paid by the Trustee to the Clerk of the Bankruptcy court form the first

(SSA direct deposit recipients only)

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Debtor Erik K. Prunczik

available funds.

Check one.

		available funds.						
Chec	k one.							
	/	None. If "None" is chec	eked, the rest of § 2.2 need not be	completed or rep	oroduced.			
2.3	The total amount to be paid into the plan (plan base) shall be computed by the trustee based on the total amount of plan payments plus any additional sources of plan funding described above.							
Part 3:	Treat	ment of Secured Claims						
3.1	Mainte	enance of payments and o	cure of default, if any, on Long-	Term Continuir	ng Debts.			
	Check	one.						
	→	The debtor(s) will mainta required by the applicabl- trustee. Any existing arre- from the automatic stay i all payments under this p treated by the plan. If mo	ted, the rest of Section 3.1 need not in the current contractual installing e contract and noticed in conform the term on a listed claim will be pairs ordered as to any item of collate aragraph as to that collateral will onthly payment changes exist, state	nent payments or ity with any app id in full through eral listed in this cease, and all see	n the secured clicable rules. To disbursements paragraph, the cured claims be	laims liste These payr s by the tr n, unless cased on th	ments will be d ustee, without otherwise orde at collateral w	lisbursed by the interest. If relief red by the court,
Name o number		or and redacted account	Collateral	Current insta payment (including esc		Amoun (if any)	t of arrearage	Start date (MM/YYYY)
Corpor	ation 840	Loan Mortgage	139 N Vireo Drive Mc Kees Rocks, PA 15136 Allegheny County Parcel ID : 110-A-178- Municipality : 919 Kennedy value is from realtor.com		\$1,158.72		\$32,000.00	5/2025
		claims as needed.						
3.2	_		y, payment of fully secured clai	ms, and modific	cation of unde	rsecured	claims.	
	Check							
	V		eked, the rest of Section 3.2 need in	not be completed	or reproduced	l.		
Name o number		Fully paid at contract te or and redacted account	rms with no modification Collateral		Amount of sec	cured]	Interest rate	Monthly payment to creditor
-NONE	-							
Insert add	ditional	claims as needed.						
3.3		d claims excluded from 1	11 U.S.C. § 506.					
	k one.		ū					
- /-		None. If "None" is chec	eked, the rest of § 3.3 need not be	completed or rep	produced.			
	<u></u> ✓	The claims listed Other	below were either:					

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Debtor Erik K. Prunczik Case number 25-21401-JAD

- (1) Incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for personal use of the debtor(s), or
- (2) Incurred within one (1) year of the petition date and secured by a purchase money security interest in any other thing of value. These claims will be paid in full under the plan with interest at the rate stated below.

Name of Credior	Collateral	Amount of claim	Interest Rate	Monthly payment to Creditor
AmeriCredit Financial Services, dba GM Financial	2013 Volkswagen Passat	\$3,649.21	9%	\$116.04

^{*} See claim number 1-1 on the claims register. The only modification is the monthly payment and interest rate through the confirmed plan.

LVNV Funding LLC, GD-24-00674				pro-rata, Level
	Judgement lien on real estate	\$2,563.03	6%	six

^{*} Upon receipt of a discharge, this lien shall be satisfied by LVNV Funding LLC.

3.4 Lien avoidance.

Check one.

None. If "None" is checked, the rest of § 3.4 need not be completed or reproduced. The remainder of this section will be effective only if the applicable box in Part 1 of this plan is checked

3.5 Surrender of collateral.

Check one.

None. If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

3.6 Secured tax claims.

Name of taxing authority	Total amount of claim	Type of tax	Interest Rate*	Identifying number(s) if collateral is real estate	Tax periods
Kennedy Township	\$3,635.66	Municipal/Sewer lien GD-22-007414 Municipal/Sewer lien	10%	Parcel ID : 110-A-178	Lien entered 6/15/2022
Kennedy Township	\$3,307.40	Municipal/Sewer lien GD-24-012824	10%	Parcel ID : 110-A-178	Lien entered 11/7/2024
Valley Waste Service Inc.	\$250.91	Municipal trash	10%	Parcel ID : 110-A-178	Service through filing

^{*} The secured tax claims of the Internal Revenue Service, Commonwealth of Pennsylvania and any other tax claimants shall bear interest at the statutory rate in effect as of the date of confirmation.

Part 4: Treatment of Fees and Priority Claims

4.1 General

Trustee's fees and all allowed priority claims, including Domestic Support Obligations other than those treated in Section 4.5, will be paid in full without postpetition interest.

4.2 Trustee's fees

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Debtor	Erik K. Prunczik		Case number	25-21401-JAD					
		n the court's website for the prior	five years. It is incumbent up	shall compute the trustee's percentage fees on the debtor(s)' attorney or debtor (if pro- tely funded.					
4.3	Attorney's fees.	Attorney's fees.							
	reimburse costs advanced and/or at the rate of \$500.00 per month. approved by the court to date, bas compensation above the no-look any additional amount will be pai	Attorney's fees are payable to Bryan P. Keenan . In addition to a retainer of \$1,500.00 (of which \$500.00 was a payment to reimburse costs advanced and/or a no-look costs deposit) already paid by or on behalf of the debtor, the amount of \$4,500.00 is to be paid at the rate of \$500.00 per month. Including any retainer paid, a total of \$4,500.00 in fees and costs reimbursement has been approved by the court to date, based on a combination of the no-look fee and costs deposit and previously approved application(s) for compensation above the no-look fee. An additional \$0.00 will be sought through a fee application to be filed and approved before any additional amount will be paid through the plan, and this plan contains sufficient funding to pay that additional amount, without diminishing the amounts required to be paid under this plan to holders of allowed unsecured claims.							
	Check here if a no-look fee in the debtor(s) through participation compensation requested, above).			s being requested for services rendered to -look fee in the total amount of					
4.4	Priority claims not treated elsew	here in Part 4.							
Insert ad	None. If "None" is chec ditional claims as needed	eked, the rest of Section 4.4 need t	not be completed or reproduce	ed.					
4.5	Priority Domestic Support Obli	gations not assigned or owed to	a governmental unit.						
	None . If "None" is chec	eked, the rest of Section 4.5 need i	not be completed or reproduce	ed.					
4.6	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount. Check one.								
		eked, the rest of § 4.6 need not be	completed or reproduced.						
4.7	Priority unsecured tax claims p	aid in full.							
	None . If "None" is chec	eked, the rest of Section 4.7 need i	not be completed or reproduce	ed.					
4.8	Postpetition utility monthly pay	ments.							
are allow postpetit utility of of the po from	ved as an administrative claim. The cion delinquencies, and unpaid secu otain an order authorizing a paymer	se payments comprise a single more rity deposits. The claim payment at change, the debtor(s) will be red	onthly combined payment for will not change for the life of quired to file an amended plan	charges for post petition utility service postpetition utility services, any the plan unless amended. Should the h. These payments may not resolve all the utility may require additional funds					
Name on number-NONE		Monthly payment	Postp	etition account number					
Insert ad	ditional claims as needed.								
Part 5:	Treatment of Nonpriority Unse	ecured Claims							
5.1	Nonpriority unsecured claims n	ot separately classified.							
	Debtor(s) ESTIMATE(S) that a t	total of \$6,065.97 will be availab	le for distribution to nonpriori	ty unsecured creditors.					

PAWB Local Form 10 (11/21)

Debtor(s) ACKNOWLEDGE(S) that a MINIMUM of \$6,065.97 shall be paid to nonpriority unsecured creditors to comply with the

liquidation alternative test for confirmation set forth in 11 U.S.C. § 1325(a)(4).

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Debtor Erik K. Prunczik Case number 25-21401-JAD

The total pool of funds estimated above is **NOT** the **MAXIMUM** amount payable to this class of creditors. Instead, the actual pool of funds available for payment to these creditors under the plan base will be determined only after audit of the plan at time of completion. The estimated percentage of payment to general unsecured creditors is **15.00**%. The percentage of payment may change, based upon the total amount of allowed claims. Late-filed claims will not be paid unless all timely filed claims have been paid in full. Thereafter, all late-filed claims will be paid pro-rata unless an objection has been filed within thirty (30) days of filing the claim. Creditors not specifically identified elsewhere in this plan are included in this class.

5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims.

Check one.

- None. If "None" is checked, the rest of § 5.2 need not be completed or reproduced.
- 5.3 Other separately classified nonpriority unsecured claims.

Check one.

None. If "None" is checked, the rest of § 5.4 need not be completed or reproduced.

Part 6: Executory Contracts and Unexpired Leases

6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected.

Check one.

None. If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

Part 7: Vesting of Property of the Estate

7.1 Property of the estate shall not re-vest in the debtor(s) until the debtor(s) have completed all payments under the confirmed plan.

Part 8: General Principles Applicable to All Chapter 13 Plans

- 8.1 This is the voluntary chapter 13 reorganization plan of the debtor(s). The debtor(s) understand and agree(s) that the chapter 13 plan may be extended as necessary by the trustee (up to any period permitted by applicable law) to insure that the goals of the plan have been achieved. Notwithstanding any statement by the trustee's office concerning amounts needed to fund a plan, the adequacy of plan funding in order to meet the plan goals remains the sole responsibility of debtor(s) and debtor(s)' attorney. It shall be the responsibility of the debtor(s) and debtor(s)' attorney to monitor the plan in order to ensure that the plan remains adequately funded during its entire term.
- 8.2 Prior to the meeting of creditors, the debtor(s) shall comply with the tax return filing requirements of 11 U.S.C. § 1308 and provide the trustee with documentation of such compliance by the time of the meeting. Debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the information needed for the trustee to comply with the requirements of 11 U.S.C. § 1302 as to the notification to be given to Domestic Support Obligation creditors, and debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the calculations relied upon to determine the debtor(s)' current monthly income and disposable income.
- 8.3 The debtor(s) shall have a duty to inform the trustee of any assets acquired while the chapter 13 case is pending, such as insurance proceeds, recovery on any lawsuit or claims for personal injury or property damage, lottery winnings, or inheritances. The debtor(s) must obtain prior court approval before entering into any postpetition financing or borrowing of any kind, and before selling any assets.
- 8.4 Unless otherwise stated in this plan or permitted by a court order, all claims or debts provided for by the plan to receive a distribution shall be paid by and through the trustee.
- 8.5 Percentage fees to the trustee are paid on receipts of plan payments at the rate fixed by the United States Trustee. The trustee has the discretion to adjust, interpret, and implement the distribution schedule to carry out the plan, provided that, to the extent the trustee seeks a material modification of this plan or its contemplated distribution schedule, the trustee must seek and obtain prior authorization of the court. The trustee shall follow this standard plan form sequence unless otherwise ordered by the court:

Level One: Unpaid filing fees.

Level Two: Secured claims and lease payments entitled to 11 U.S.C. § 1326(a)(1)(C) pre-confirmation adequate protection

payments.

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Debtor	<u>Eri</u>	ik K. Pr	unczik		Case number	25-21401-JAD	
	Level Thre	ee:	Monthly ongoing mortgage pa postpetition utility claims.	yments, ongoing	g vehicle and lease payment	s, installments on professional fees, and	
	Level Fou	ır.	Priority Domestic Support Obl	igations			
	Level Five		Mortgage arrears, secured taxe		vehicle payment arrears.		
	Level Six:		All remaining secured, priority		lassified claims, and miscel	laneous secured arrears.	
	Level Sev Level Eigl		Allowed nonpriority unsecured Untimely filed nonpriority uns		or which on chication has n	ot boon filed	
	Level Eigi	III.	Ontimery fried nonpriority uns	ecured ciaims id	or which an objection has h	ot been med.	
8.6	pro se) sha	all file Lo				of the plan, debtor(s)' attorney or debtor(with the court within forty-five (45) days	
8.7	accordance of claim, to contained timely file	the amou in this pl es its own unity to c	ankruptcy Rule 3004. Proofs of nts stated in the plan for each cl lan with regard to each claim. Un a claim, then the creditor's claim	claim by the tru aim are controllinless otherwise a shall govern, p	stee will not be required. In ing. The clerk shall be entit ordered by the court, if a se rovided the debtor(s) and de-	n this plan shall constitute claims in the absence of a contrary timely filed pr led to rely on the accuracy of the informa cured, priority, or specially classified cre betor(s)' attorney have been given notice ing the amount provided in the plan by no	ation editor e and
8.8	Any credi	tor whos	e secured claim is not modified	by this plan and	subsequent order of court s	hall retain its lien.	
8.9	Any creditor whose secured claim is modified or whose lien is reduced by the plan shall retain its lien until the underlying debt is discharged under 11 U.S.C. § 1328 or until it has been paid the full amount to which it is entitled under applicable nonbankruptcy law, whichever occurs earlier. Upon payment in accordance with these terms and entry of a discharge order, the modified lien will terminate and be released. The creditor shall promptly cause all mortgages, liens, and security interests encumbering the collateral to be satisfied, discharged, and released.						
8.10	bar date. I	LATE-FI (S) (IF I	ILED CLAIMS NOT PROPER PRO SE) WILL NOT BE PAID	LY SERVED O	N THE TRUSTEE AND T	Illy classified unsecured claims filed after <i>HE DEBTOR(S)' ATTORNEY OR</i> s and objecting where appropriate is place.	
Part 9:	Nonstan	dard Pla	n Provisions				
9.1			List Nonstandard Plan Provis "None" is checked, the rest of P		e completed or reproduced.		
Part 10	Signatur	es:					
10.1	Signature	es of Deb	tor(s) and Debtor(s)' Attorney	7			
plan(s), treatme	order(s) cont nt of any cre	firming p ditor clai	orior plan(s), proofs of claim file	d with the court ein, this propose	by creditors, and any order d plan conforms to and is c	/we have reviewed any prior confirmed is of court affecting the amount(s) or onsistent with all such prior plans, orders	s, and
13 plan Western	are identica n District of ndard plan fo	ıl to thos Pennsylv	e contained in the standard cha vania, other than any nonstand	pter 13 plan for ard provisions i	rm adopted for use by the Uncluded in Part 9. It is furt	ng and order of the provisions in this ch Inited States Bankruptcy Court for the ther acknowledged that any deviation fr " terms and are approved by the court in	rom
X /s	/ Erik K. Pı	runczik		X			
Е	rik K. Prun gnature of D	czik			Signature of Debtor 2		
E	xecuted on	June	13, 2025		Executed on		
	/ Bryan P. ryan P. Ke		<u>'</u>	Date	June 13, 2025		

Signature of debtor(s)' attorney

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 25-21401-JAD
Erik K. Prunczik Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0315-2 User: auto Page 1 of 2
Date Rcvd: Jun 17, 2025 Form ID: pdf900 Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

regulations require that automation compatible main display the correct 211.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 19, 2025:

Recip ID		Recipient Name and Address
db	+	Erik K. Prunczik, 139 N Vireo Drive, Mc Kees Rocks, PA 15136-1767
16539843	+	Kennedy Township, 127 Lorish Road, Mc Kees Rocks, PA 15136-1670
16539842	+	Kennedy Township, Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
16539846	+	Kristy L. Pruznik, 1003 Countryside Drive, Mc Kees Rocks, PA 15136-1226
16539847	+	LVNV Funding LLC, 2400 Ansys Drive, Suite 402-B, Canonsburg, PA 15317-0403
16539851	+	United Rev, Po Box 1184, Langhorne, PA 19047-6184

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID	Notice Type: Email Address + Email/Text: jdryer@bernsteinlaw.com	Date/Time	Recipient Name and Address
	Zinais Tokt. jaryet e veristeman com	Jun 18 2025 00:21:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
16542610	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.C	COM Jun 18 2025 00:22:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
16539837	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.CO	DM Jun 18 2025 00:22:00	Comenity Capital/famous, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
16539838	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 18 2025 00:27:35	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
16539839	Email/Text: BKSPSElectronicCourtNotifications@spservic	ing.com Jun 18 2025 00:22:00	Federal Home Loan Mortgage Corporation, c/o Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
16539840	+ Email/Text: BKSPSElectronicCourtNotifications@spservic	ing.com Jun 18 2025 00:22:00	Federal Home Loan Mortgage Corporation, 3217 South Decker Lake Drive, Salt Lake City, UT 84119-3284
16539841	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.C	COM Jun 18 2025 00:22:00	GM Financial, PO Box 78143, Phoenix, AZ 85062-8143
16539844	^ MEBN	Jun 18 2025 00:00:10	KML Law Group P.C., c/o John McVay Jr. Esquire, Suite-5000, 701 Market Street, Philadelphia, PA 19106-1538
16539845	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 18 2025 00:27:19	Kohl's, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
16543654	Email/PDF: resurgentbknotifications@resurgent.com	Jun 18 2025 00:27:34	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
16539848	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 18 2025 00:27:38	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Re: Comenity Capital Bank Big Lots, Po Box 10497, Greenville, SC 29603-0497
16539850	Email/Text: Bankruptcy.Notices@pnc.com	Jun 18 2025 00:21:00	PNC BANK, 300 Fifth Avenue, The Tower at

PNC Plaza, Pittsburgh, PA 15219

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District/off: 0315-2 User: auto Page 2 of 2
Date Rcvd: Jun 17, 2025 Form ID: pdf900 Total Noticed: 21

16542973 Email/Text: Bankruptcy.Notices@pnc.com

Jun 18 2025 00:21:00 PNC BANK N.A., 3232 NEWMARK DR,

MIAMISBURG, OH 45342

16539849 ^ MEBN

Jun 18 2025 00:00:26 Patenaude & Felix, APC, Re: Gregg L. Morris,

Esq., 2400 Ansys Drive, Suite 402 B, Canonsburg,

PA 15317-0403

16539852 ^ MEBN

Jun 18 2025 00:00:44 Valley Waste Service Inc., c/o Jordan Tax Service,

Inc., 102 Rahway Road, Canonsburg, PA

15317-3349

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

cr Federal Home Loan Mortgage Corporation, as Trustee

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 19, 2025 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2025 at the address(es) listed below:

Name Email Address

Bryan P. Keenan

on behalf of Debtor Erik K. Prunczik keenan662@gmail.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com

btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Matthew Fissel

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac SLST 2022-1 Participation Interest

Trust bkgroup@kmllawgroup.com, wbecf@brockandscott.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 5